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Amendments to the Claims

Claim 1 (Previously presented): A method of using a negotiable instrument with fraud protection comprising:
accepting a negotiable instrument having a pre-printed bar code from a writer, a photo identification, and a pre-printed signature;
reading the bar code on the negotiable instrument and deriving personal identification information from the bar code;
comparing the personal identification information from the bar code with information provided by the writer;
comparing the photo identification upon the negotiable instrument to the writer; and
comparing the pre-printed signature upon the negotiable instrument to a signature placed by the writer upon the negotiable instrument.

Claim 2 (Original): The method of claim 1 wherein the personal information is from the group consisting of: home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

Claim 3 (Original): The method of claim 1 wherein the personal information from the bar code comprises a home address and telephone number.

Claim 4 (Original): The method of claim 3 wherein the personal identification information from the bar code further comprises a digital photograph of the writer.

Claim 5 (Original): The method of claim 4 wherein the personal identification information from the bar code further comprises a digital image of the writer's signature.

Claim 6 (Currently amended): A negotiable instrument with fraud protection, comprising:
a bank check; *;
a visible photo of a writer pre-printed upon the check;
a signature of the writer pre-printed upon the bank check for comparison by the writer; and

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a pre-printed bar code hiding personal information about the writer.

Claim 7 (Original): The negotiable instrument with fraud protection of claim 6 wherein the personal information is from the group consisting of a home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.

Claim 8 (Original): The negotiable instrument with fraud protection of claim 6 wherein the personal information in the pre-printed bar code comprises a home address and telephone number.

Claim 9 (Original): The negotiable instrument with fraud protection of claim 8 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.

Claim 10 (Original): The negotiable instrument with fraud protection of claim 9 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's signature.

Claim 11 (Original): The negotiable instrument with fraud protection of claim 6 wherein the bar code is placed adjacent the visible photo of the writer.

Claim 12 (Previously presented): A negotiable instrument with fraud protection, comprising: a bank check without any personal information visible; and a pre-printed bar code having personal information about a writer including a home address and telephone number.

Claim 13 (Previously presented): The negotiable instrument with fraud protection of claim 12 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.

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Claim 14 (Previously presented): The negotiable instrument with fraud protection of claim 12 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's signature.

Claim 15 (Previously presented): The negotiable instrument with fraud protection of claim 12 wherein the personal information is the pre-printed bar code further comprises a social security number of the writer.